

**January 4, 2008**  
**PUBLIC NOTICE # 2008-01**

**PUBLIC NOTICE OF INSURANCE COMPANIES**  
**RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-8184	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-8185	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-8186	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-8187	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-8136	0012	AIG CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES & PRODUCTS	0
07-8137	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES & PRODUCTS	0
07-8153	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	0
07-8157	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	0
07-8204	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RATE	EARTHQUAKE	24.7
07-8132	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	LAWYERS PROFESSIONAL LIABILITY	-2.4
07-8138	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES & PRODUCTS	0
07-8205	0761	AMERICAN INSURANCE COMPANY (THE)	PERSONAL	EARTHQUAKE	RATE	EARTHQUAKE	24.7
07-8131	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	FIRE	BOTH RATE AND FORM	DP-1/VACANT	-17.97
07-8207	0761	ASSOCIATED INDEMNITY CORPORATION	PERSONAL	EARTHQUAKE	RATE	EARTHQUAKE	24.7
07-8194	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS LIABILITY	0
07-8133	1330	BALBOA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NATIONWIDE AUTO CLUB OF CA MEMBERS AFFIN	0
07-8134	1330	BALBOA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NATIONWIDE AUTO CLUB OF CA MEMBERS AFFIN	
07-8188	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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07-8139	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES & PRODUCTS	0
07-8154	0816	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NATION SAFE	-1.2
07-8155	0816	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NATION SAFE	
07-7828	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	BOTH RATE AND FORM	HOSPITAL PROFESSIONAL LIABILITY	19.3
07-8231	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	
07-8202	4381	DELOS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	REAL ESTATE E & O	
07-8174	0075	DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARTISAN CONTRACTORS	
07-8196	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-8123	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR 9A	0
07-8152	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	0
07-8192	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-8193	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
07-8150	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AGRIBUSINESS, DISTRIBUTORS, FORESTRY,	0
07-7788	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-EXECUTIVE ELITE	0
07-8209	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RATE	EARTHQUAKE	24.7
07-8140	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES & PRODUCTS	0
07-8146	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-8216	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ASAE	

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07-8222	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
07-8226	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SAFEPAK	
07-8147	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-8217	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ASAE	
07-8223	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
07-8227	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SAFEPAK	
07-8148	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-8218	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ASAE	
07-8224	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
07-8119	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	SURETY	NEW PROGRAM	CONTRACT BONDS	0
07-8149	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-8219	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ASAE	
07-8225	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
07-8228	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SAFEPAK	
07-8175	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8177	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF.LIAB. LAWYERS	0
07-8121	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
07-8214	0158	HUDSON INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	RATE	CA SPECIALTY MOTOR CLUB GROUP PROGRAM	4.6

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07-8215	0158	HUDSON INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CA SPECIALTY MOTOR CLUB GROUP	
07-8189	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-8190	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-8143	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES & PRODUCTS	0
07-8203	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	RATE	DIFFERENCE IN CONDITIONS	18.2
07-8163		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8164		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8165		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8166		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8167		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8168		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8169		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8170		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8171		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8172		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8173		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-8178		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	UMBRELLA/EXCES	
07-8211		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MEDICAL MALPRACTICE	MANUAL	MEDICAL PROFESSIONAL LIABILITY	

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07-8213		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MEDICAL MALPRACTICE	MANUAL	PHYSICIANS, SURGEONS, DENTISTS	
07-8230	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
07-8145	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	FIRE	RATE	DWELLING FIRE	-1.8
07-8115	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	0
07-8122	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
07-7829	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MEDICAL MALPRACTICE	BOTH RATE AND FORM	HOSPITAL PROFESSIONAL LIABILITY	19.3
07-8210	0761	NATIONAL SURETY CORPORATION	PERSONAL	EARTHQUAKE	RATE	EARTHQUAKE	24.7
07-8141	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES & PRODUCTS	0
07-8199	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AGRICULTURAL OUTPUT	0
07-8118	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROFESSIONALS LIABILITY PURCHASIN	0
07-8142	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES & PRODUCTS	0
07-8232	2558	NIPPONKOA INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	OMNI II	-16
07-8120	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
07-8200	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	
07-8195	0000	OHIO INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	FLOOR PLAN	0
07-8162	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	BOTH RATE AND FORM	DWELLING	-10
07-8191	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-8116	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	0

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07-8117	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	0
07-8180	0155	PROGRESSIVE ADVANCED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.08
07-8158	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	FORMS	MOTOR HOME AND TRAVEL TRAILER	
07-8159	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	FORMS	MOTOR HOME AND TRAVEL TRAILER	
07-8160	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	FORMS	MOTOR HOME AND TRAVEL TRAILER	
07-8182	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.08
07-8144	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS	
07-8151	3548	STANDARD FIRE INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	WEDDING PROTECTOR PLAN	0
07-8201	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NOT FOR PROFIT DIRECTORS AND OFFICERS	0
07-8156	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RULE CHANGE	AGRO CROP HAIL	0
07-8179	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BOP-GENERAL RISKS	
07-8206	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RATE	OMNI II	-16
07-8208	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	OMNI II	-16
07-8197	0920	UNITED NATIONAL CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-8198	0920	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
<b>105</b>	<b>TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS</b>						

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